

CLAIMS

What is claimed is:

1 1. A system for inputting and collecting insurance information from a plurality
2 of remotely connected agents, said system comprising:
3 a forms database, said forms database including completed insurance forms;
4 a network server providing access to said forms database from a plurality of
5 remotely located terminals;
6 a data transfer server; and
7 a formatting computer receiving individual client data and formatting forms
8 with said received individual client information, completed forms being provided to
9 said data transfer server.

1 2. A system as in claim 1 wherein said remotely connected agents are connected
2 over remotely located terminals, said remotely located terminals being connected to
3 said remote server over a network, agents providing client information to said forms
4 database from corresponding ones of said remotely connected terminals.

1 3. A system as in claim 1 wherein said data transfer server comprises a file
2 transfer protocol (FTP) server, completed insurance applications being stored on said
3 FTP server.

1 4. A system as in claim 1 wherein said data transfer server comprises an e-mail
2 server, completed forms being e-mailed to a registered originating agent.

1 5. A system as in claim 1, wherein said e-mail server includes a database, said
2 database including e-mail addresses of registered insurance agents.

1 6. A system as in claim 1 wherein said forms database further includes client
2 and new business information.

a formatting computer receiving client information from said forms database and generating insurance policy application and contract forms therefrom and compressing insurance policy application and contract forms for a single client into a single compressed file, compressed files being stored on said forms database and provided to said data transfer server; and

said plurality of remotely connected terminals being connected to said data transfer server over a network, agents providing client information to said forms database from corresponding ones of said remotely connected terminals.

12. An insurance policy application and contract management system as in claim 11 wherein said data transfer server comprises a file transfer protocol (FTP) server, compressed files including completed insurance applications being stored on said FTP server.

13. An insurance policy application and contract management system as in claim 11 wherein said data transfer server comprises an e-mail server including e-mail addresses of registered agents, compressed files being e-mailed to registered originating agents.

14. An insurance policy application and contract management system as in claim 11, wherein said data transfer server comprises:

an e-mail server; and

a file transfer protocol (FTP) server, compressed files below a selected size being e-mailed over said e-mail server to corresponding registered originating agents, said compressed files being included with said e-mail and, compressed files exceeding said selected size being stored on said FTP server, corresponding registered originating agents being notified of stored compressed file locations.

1 15. A method of forming and maintaining client contracts, said method
 2 comprising the steps of:
 3 a) sending new business information to a formatting computer, said new
 4 business information including insurance related information for developing an
 5 insurance contract on an entity;
 6 b) automatically formatting said received new business information,
 7 formatted new business information being entered into insurance forms;
 8 c) storing formatted new business information in a database;
 9 d) notifying an insurance agent of availability of said stored information; and
 10 e) making said stored information available to said insurance agent, said
 11 insurance agent retrieving said stored information.

1 16. A method as in claim 15 wherein the insurance related information is
 2 insurance policy application and contract data formatted into an insurance industry
 3 standard format.

1 17. A method as in claim 16, wherein formatted said insurance related
 2 information is embedded into images of insurance industry standard forms.

1 18. A method as in claim 17 wherein said images are compressed into a single
 2 file and stored in said database.

1 19. A system as in claim 18 wherein the step (d) of notifying said insurance
 2 agent comprises sending e-mail to said agent, said compressed file being included
 3 with said e-mail.

1 20. A method as in claim 18 wherein the step (d) of notifying said insurance
 2 agent comprises providing said agent with an indication of the location of said
 3 compressed file, said compressed file being downloaded by said agent.

1 21. A method as in claim 17 wherein the step (e) of making said stored
 2 information available comprises the steps of:
 3 i) determining whether said compressed file exceeds a selected size;
 4 and
 5 ii) when said compressed file does not exceed said selected size,
 6 including said compressed file in an e-mail and sending said e-mail to said insurance
 7 agent; otherwise,
 8 iii) storing said compressed file, said insurance agent being notified of
 9 said stored compressed file's storage location in step (d).

1 22. A method as in claim 17 wherein said compressed file is a self-extracting file
 2 retrieved by said insurance agent to a local computer, files extracted from said self-
 3 extracting file being automatically stored in preselected subdirectories on said local
 4 computer.

1 23. A method as in claim 22 wherein after said agent reviews received contract
 2 information, said agent distributes said forms to insurance companies to obtain
 3 insurance on said entity.

1 24. A method as in claim 23 wherein said entity is an individual.

1 25. A computer program product for forming and maintaining insurance policy
 2 application and contract information, said computer program product comprising a
 3 computer usable medium having computer readable program code thereon, said
 4 computer readable program code comprising:

5 computer readable program code means for sending new business
 6 information to a formatting computer, said new business information including
 7 insurance related information for developing an insurance contract on an entity;
 8 computer readable program code means for automatically formatting said
 9 received new business information, formatted new business information being
 10 entered into insurance forms;

11 computer readable program code means for storing formatted new business
12 information in a database;

13 computer readable program code means for notifying an insurance agent of
14 availability of said stored information; and

15 computer readable program code means for making said stored information
16 available to said insurance agent.

1 26. A computer readable program product as in claim 25 wherein at least one of
2 said insurance forms is in an insurance industry standard format.

1 27. A computer readable program product as in claim 26, wherein said formatted
2 information is embedded into images of insurance industry standard forms.

1 28. A computer readable program product as in claim 27 wherein said images are
2 compressed into a single file and stored in said database.

1 29. A computer readable program product as in claim 28 wherein the computer
2 readable program code means for notifying said insurance agent comprises computer
3 readable program code means for sending e-mail to said agent, said compressed file
4 being included with said e-mail.

1 30. A computer readable program product as in claim 28 wherein the computer
2 readable program code means for notifying said insurance agent comprises computer
3 readable program code means for providing said agent with an indication of the
4 location of said compressed file.

1 31. A computer readable program product as in claim 27 wherein the computer
2 readable program code means for making said stored information available
3 comprises:

4 computer readable program code means for determining whether said
5 compressed file exceeds a selected size when said compressed file does not exceed

